

PATENT
S/N: 10/748,710
27167-000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	Craig Shapiro, et al.
Serial No. 10/748,710	Filing Date: December 30, 2003
Title of Application:	PAYMENT SYSTEMS AND METHODS FOR EARNING INCENTIVES USING AT LEAST TWO FINANCIAL INSTRUMENTS
Confirmation No. 2111	Art Unit: 3622
Examiner	Unassigned

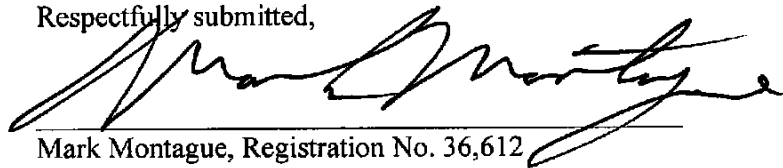
Commissioner for Patents
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Dear Sir:

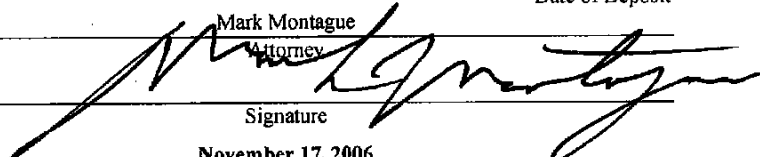
In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicants are filing this Information Disclosure Statement and the accompanying form PTO-1449. Also enclosed is a copy of a search report issued in Applicants' PCT Application No. PCT/US04/43667, which addresses the patent documents listed herein. In accordance with the rules, copies of the U.S. patent references are not being supplied. Since no office action on the merits has issued, no fee is believed due.

Respectfully submitted,



Mark Montague, Registration No. 36,612
Attorney for Applicant
COWAN, LIEBOWITZ & LATMAN, P.C.
1133 Avenue of the Americas
New York, NY 10036-6799
(212) 790-9200

I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on: November 17, 2006
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Mark Montague
Attorney

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/748,710
				Filing Date	December 30, 2003
				First Named Inventor	Shapiro, et al.
				Group Art Unit	3622
				Examiner Name	Unassigned
				Attorney Docket Number	27167-000
Sheet	1	of	2		

[illegible][illegible]

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	10/748,710
Filing Date	December 30, 2003
First Named Inventor	Shapiro, et al.
Art Unit	3622
Examiner Name	TBA
Attorney Docket Number	27167-000

Sheet 2

of

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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Harbor Payments Website, November 16, 2006	

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